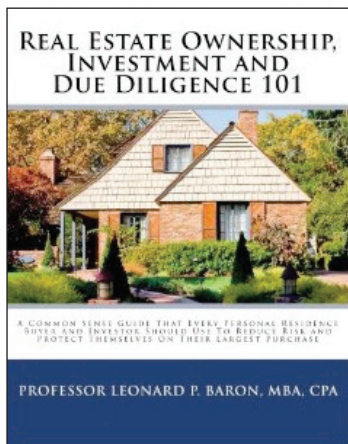


**AT KEARNY MESA SERVICE CENTER**  
**MAKE SMARTER REAL ESTATE DECISIONS**  
WITH THE PROPER  
**DUE DILIGENCE**



**3 SESSIONS FOR ONE LOW PRICE!**



**\*\*BONUS\*\***  
**INCLUDES THE BOOK**  
**"Real Estate Ownership:**  
**Investment and**  
**Due Diligence"**

**LOCATION**  
**KEARNY MESA SERVICE CENTER**

**Instructor:** Leonard P. Baron, MBA, CPA

**Oct. 15, 25 and Nov. 5, 2012**

**Times:** Various (see below)

**Check In:** 15 minutes prior to start

**Location:**  
SDAR'S KEARNY MESA SERVICE CENTER  
4845 Ronson Court, San Diego, CA 92111

**SESSION 1 - MONDAY, OCT. 15**

**9:00 am - 12:00 pm**

**SDAR Members: \$10 All Others: \$20**

- DUE DILIGENCE - Learn tasks any real estate buyer can do to make better decisions
- PURCHASING PROCESS - From a client buyer view
- RENTAL PROPERTY cash flows - Pencil out a real estate deal and make better investments
- RENT vs. BUY DECISION - Issues that should influence buying
- NON-MLS TRANSACTIONS - Comprehend the significant risks so as to convey to clients

**SESSION 2 - THURSDAY, OCT. 25**

**9:00 am - 12:00 pm**

**SDAR Members: \$25 All Others: \$35**

- INCOME TAXES - Understand how they work, from itemized deductions to rental property tax benefits
- MORTGAGE FINANCING - Learn how to analyze options and get a fair deal on your loan
- HOMEOWNERS ASSOCIATIONS - Learn all the risk issues and how to analyze them

**TAKE ALL 3 SESSIONS**  
**FOR ONLY \$49 (SDAR Members)**  
**(\$69 All Others)**

**SESSION 3 - MONDAY, NOVEMBER 5**

**1:30 pm - 4:30 pm**

**SDAR Members: \$25 All Others: \$35**

- HOME INSPECTIONS - Understand the most important items to consider
- PROPERTY INSURANCE - How to get the right type and amount of coverage
- TITLE INSURANCE & ESCROW - Learn the title insurance exclusions, plats and escrow
- LLCs/Trusts, managing properties, fixers & flipping, apartment buildings, vacation rentals, 2nd homes
- VALUATION & APPRAISALS - Learn the methodologies

**Sign me up for Make Smarter Real Estate Decisions** ☐ All 3 Sessions OR ☐ OCT. 15 ☐ OCT. 25 ☐ NOV. 5

☐ Yes, I have read the Cancellation Policy. Initial \_\_\_\_\_

Register online at [www.sdar.com](http://www.sdar.com)

Name: \_\_\_\_\_ Member #: \_\_\_\_\_ Phone: \_\_\_\_\_

☐ Home ☐ Office Address: \_\_\_\_\_ E-mail: \_\_\_\_\_

☐ Check ☐ Visa ☐ MasterCard ☐ Discover ☐ AmEx Card#: \_\_\_\_\_ Exp: \_\_\_\_\_

Amount: \_\_\_\_\_ Signature: \_\_\_\_\_

**Return to: Greater San Diego Association of REALTORS® • 4845 Ronson Court, San Diego, CA 92111 • Phone: (858) 715-8040 • Fax: (858) 715-8090**



Cancellation Policy: Reservations for programs requiring payment will not be processed until payment is received. If you must cancel your reservation, a full refund will be issued if cancellation is received, in writing, three (3) business days prior. SDAR reserves the right to cancel or reschedule any program. If cancellation occurs, SDAR will issue a full refund. In the event of rescheduling, SDAR will send immediate notification and transfer all reservations (including payments) to the new date.